

Information to identify the case:

Debtor 1	<u>Brentley Glenn Roxby</u>	Social Security number or ITIN	xxx-xx-2161
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Terri Ann Roxby</u>	Social Security number or ITIN	xxx-xx-5120
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70244-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brentley Glenn Roxby

Terri Ann Roxby

9/20/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brentley Glenn Roxby
Terri Ann Roxby
Debtors

Case No. 17-70244-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Sep 20, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brentley Glenn Roxby, Terri Ann Roxby, 335 Belmont Street, Johnstown, PA 15904-1551
cr	+ CL45 MW Loan 1, LLC, c/o Midwest Servicing 4, LLC, 3144 S. Winton Road, Rochester, NY 14623-2981
14684600	+ 1ST Summit Bank, Attn: Collection Dept., 125 Donald Lane, PO Box 5480, Johnstown, PA 15904-5480
14389586	+ AmeriServ Visa, P.O. Box 790408, Saint Louis, MO 63179-0408
14389588	+ Atlantic Broadband, c/o Credit Protection Association, P.O. Box 802068, Dallas, TX 75380-2068
14389590	+ Chan Soon-Shiong Medical Center, 600 Somerset Avenue, Windber, PA 15963-1331
14389592	+ Discover Card, P.O. Box 742655, Cincinnati, OH 45274-2655
14389593	First National Bank, 4140 Estate State Street, Hermitage, PA 16148

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 21 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2022 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 21 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2022 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 20 2022 23:49:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 20 2022 23:49:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14389587	+ EDI: CITICORP.COM	Sep 21 2022 03:48:00	AT & T Universal Card, P.O. Box 9001037, Louisville, KY 40290-1037
14389585	+ Email/Text: bncnotifications@pheaa.org	Sep 20 2022 23:49:00	American Education Service, Harrisburg, PA 17130-0001
14389589	+ EDI: CAPITALONE.COM	Sep 21 2022 03:48:00	Boscov's, P.O. Box 71106, Charlotte, NC 28272-1106
14405244	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 20 2022 23:49:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14389591	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 20 2022 23:49:00	Citizens One Auto Finance, P.O. Box 42113, Providence, RI 02940

District/off: 0315-7

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14673227	+ Email/Text: bankruptcy@cavps.com	Sep 20 2022 23:49:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14398513	EDI: DISCOVER.COM	Sep 21 2022 03:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14389594	+ EDI: RMSC.COM	Sep 21 2022 03:48:00	J.C. Penney, P.O. Box 960090, Orlando, FL 32896-0090
14647471	Email/PDF: resurgentbknofications@resurgent.com	Sep 20 2022 23:55:34	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14389595	+ EDI: RMSC.COM	Sep 21 2022 03:48:00	Lowe's, c/o Synchrony Bank ATTN: Bankruptcy Dep, P.O. Box 965060, Orlando, FL 32896-5060
14672939	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 20 2022 23:49:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14681622	EDI: PRA.COM	Sep 21 2022 03:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14390169	+ EDI: RECOVERYCORP.COM	Sep 21 2022 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14389597	+ EDI: CITICORP.COM	Sep 21 2022 03:48:00	Sears Credit Card, P.O. Box 183081, Columbus, OH 43218-3081
14389598	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 20 2022 23:49:00	Toyota Financial, P.O. Box 5855, Carol Stream, IL 60197
14404784	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 20 2022 23:49:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14409756	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 20 2022 23:49:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15091997	Email/PDF: bncnotices@becket-lee.com	Sep 20 2022 23:55:40	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14672099	EDI: USBANKARS.COM	Sep 21 2022 03:48:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14389599	+ EDI: RMSC.COM	Sep 21 2022 03:48:00	Wolf Furniture, c/o Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIZENS BANK, N.A.
cr		Toyota Motor Credit Corporation
cr		Toyota Motor Credit Corporation
14389596		Sallie Mae
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-7

User: auto

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Date Rcvd: Sep 20, 2022

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Forrest B. Fordham, III	on behalf of Debtor Brentley Glenn Roxby FFordhamlaw@msn.com fordham-law@hotmail.com
Forrest B. Fordham, III	on behalf of Joint Debtor Terri Ann Roxby FFordhamlaw@msn.com fordham-law@hotmail.com
Garry Alan Masterson	on behalf of Creditor CITIZENS BANK N.A. pitecf@weltman.com
KIMBERLY A. BONNER	on behalf of Creditor CL45 MW Loan 1 LLC kab@jsdc.com, jnr@jsdc.com;eaf@jsdc.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9